

Case Detail 17051100001281 - Action Number 1

Action Type:	Advanced CB Request	Action Reason:	M37-Fraud: No Auth
Reported Date:	05/11/2017	Processed Date:	05/11/2017 10:00:32
Settlement Date:	05/11/2017	Expiration Date:	11/07/2017
Exception Entry Mode:	0 - Online	Closed Date:	
Adjusted Amount:	94.31 CR	Transaction Net Amount:	94.31
Sender PAR ID:	540219 - GTE FINANCIAL	Receiver PAR ID:	002513 - MASTERCARD DEBIT CARD
Sender FRDABA:	A263182794	Receiver FRDABA:	A000012811
Sender User ID:	EPSPSCUXDFRAZIER	Sending Documentation:	
Contact Name:	Debbie Frazier	Contact Fax:	727-540-2283
Contact Phone:	800-235-7728	Phone Ext:	
Report FRS Date:		Fraud Status:	
Exception File Date:			
Exception Comment:	CB \$94.31, R/C 37 No Cardholder Auth. PSCU will handle doc		
Message Text:	SUPPLYING EXPEDITED BILLING FORM		

Original Transaction Detail

Acquirer FRDABA:	A000012811	Issuer FRDABA:	A263182794
Acquirer PAR ID:	002513	Issuer PAR ID:	540219
Acquirer Network ID:	MM2	Issuer Network ID:	MAC
Acquirer Switch Platform:	NE	Issuer Switch Platform:	NE
Switch Settlement Date:	05/04/2017	Trace Number:	455266
Local Date/Time:	05/02/2017 02:21:01	Transaction Type:	PCV - Purchase Completion
Switch Terminal ID:	PS2513	Transaction Amount:	94.31
Local Terminal ID:	99999999	Card Number:	[REDACTED]
Terminal Sequence:	17455268	Account Number:	
Reg E Address:	BLIZZARD WHITE GLO HENDERSON NV	Account Type:	000 - FND (funding)
Sender/Payer Name:		CVC2 Validation Participant:	- Merchant is not a CVC 2 participant
Sender/Payer Address:		QPS/PayPass Chargeback Eligibility Indicator:	
Money Transfer Data:		Business Application ID:	null
Acquirer Reference Number:	85541357123080000236873	Entry Mode:	00
International Code:	0	Merchant Category Code:	5968
Visa Transaction ID:		Visa Network ID:	
Additional Sender Data:		Source of Funds:	
Authentication Program:			



Exception Processing

Case Detail 17051100001281 - Action Number 4

Action Type:	Advance 2nd CB Request	Action Reason:	M37-Fraud: No Auth
Reported Date:	05/22/2017	Processed Date:	08/22/2017 14:19:39
Settlement Date:	06/22/2017	Expiration Date:	12/19/2017
Exception Entry Mode:	0 - Online	Closed Date:	
Adjusted Amount:	94.31 CR	Transaction Net Amount:	94.31
Sender PAR ID:	540219 - GTE FINANCIAL	Receiver PAR ID:	002513 - MASTERCARD DEBIT CARD
Sender FRDABA:	A263182794	Receiver FRDABA:	A000012811
Sender User ID:	402060.XDCLAYTON	Sending Documentation:	
Contact Name:	Debra Clayton	Contact Fax:	727-540-2283
Contact Phone:	800-235-7728	Phone Ext:	
Report FRS Date:		Fraud Status:	
Exception File Date:			
Exception Comment:	c/h reviewed merchant doc and states she did not make authorize or receive anything c/h information is correct but c/h still certifies fraud pscu will handle doc		
Message Text:	c/h rc 4837 \$94.31 sending updated response		

Case Detail 17051100001281 - Action Number 3

Action Type:	Representment	Action Reason:	Representment - Other
Reported Date:	06/01/2017	Processed Date:	06/01/2017 11:38:13
Settlement Date:	06/01/2017	Expiration Date:	07/11/2017
Exception Entry Mode:	0 - Online	Closed Date:	
Adjusted Amount:	94.31 DB	Transaction Net Amount:	94.31
Sender PAR ID:	002513 - MASTERCARD DEBIT CARD	Receiver PAR ID:	540219 - GTE FINANCIAL
Sender FRDABA:	A000012811	Receiver FRDABA:	A263182794
Sender User ID:	EPSOMA.NELSENJI	Sending Documentation:	
Contact Name:	Julie Nelsen	Contact Fax:	402-916-7478
Contact Phone:	402-222-0223	Phone Ext:	
Report FRS Date:		Fraud Status:	
Exception File Date:			
Exception Comment:	5-26-2017 PSCU COMP EVID - See Additional Comments		

Case Detail 17051100001281 - Action Number 2

Action Type:	Chargeback	Action Reason:	M37-Fraud: No Auth
Reported Date:	05/17/2017	Processed Date:	05/17/2017 16:21:06
Settlement Date:	05/18/2017	Expiration Date:	07/18/2017
Exception Entry Mode:	0 - Online	Closed Date:	
Adjusted Amount:	94.31 CR	Transaction Net Amount:	94.31
Sender PAR ID:	002513 - MASTERCARD DEBIT CARD	Receiver PAR ID:	540219 - GTE FINANCIAL
Sender FRDABA:	A000012811	Receiver FRDABA:	A263182794
Sender User ID:	EPSOMA.SHANKSM	Sending Documentation:	
Contact Name:	Michelle Shanks	Contact Fax:	402-916-8145
Contact Phone:	402-222-5054	Phone Ext:	
Report FRS Date:		Fraud Status:	
Exception File Date:			
Exception Comment:	cb		
Message Text:	cb		

Dispute Resolution Form— Fraud



Transaction Information:

Acquirer's Reference Data or Switch Serial Number: 855413571239800002368730 /
 Merchant Name: blizzard white Transaction or Settlement Date: 5/2/17
 Number of Items: 1 Disputed Amount: 94.31

If multiple transactions are charged back, include the first transaction detail above and supply on separate pages the remaining unauthorized transactions disputed by the cardholder. Include for each transaction the merchant name, Acquirer Reference Data or Switch Serial Number and transaction amount.

By completing this form, the issuer certifies its knowledge of the cardholder's claim that neither he, she, nor anyone authorized by him or her engaged in the transaction(s) provided with this form.

Card Status Information: Check all applicable boxes as required by the *Chargeback Guide* for this dispute.

The card was closed before the chargeback was processed:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
The transaction was reported to SAFE before processing chargeback:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
The card used was lost, stolen or never received issue (NRI):	<input type="checkbox"/> Yes	<input type="checkbox"/> No
The card used was counterfeit:	<input type="checkbox"/> Yes	<input type="checkbox"/> No
The account listed on the Account Management Service Stand-In Account File:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Reason code 4837 CAT 2: Was the card lost, stolen, or NRI at the time of the transaction?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Reason Code 4840: Was one legitimate transaction made at the same merchant location and the cardholder is in possession and control of all cards?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Additional Information if needed:

c/h reviewed merchant doc and states she did not make authorize or receive anything c/h information is correct but c/h still certifies fraud
 moto

Dispute Resolution Form— Fraud



"I certify that the facts were obtained from my discussion with the cardholder or the company/government agency representative on behalf of the corporate/government card cardholder and that the facts are accurate to the best of my knowledge."

Customer Service/Chargeback Representative: Debbie Clayton Date: 6/22/17

Issuer complete section below for Reason Code 4871- Chip Liability Shift— Lost/Stolen/Never Received Issue (NRI) Fraud Chargeback only:

Card Issuer Region: Select One:

Cardholder Verification Method (CVM) Hierarchy List Certification

Number the priority sequence of CVM supported by the card from highest to lowest priority as 1, 2, 3, 4. Number 1 being the highest priority CVM on the card. If a CVM is not supported, leave that CVM option blank. See examples below.

_____ Online PIN Preferring
_____ Offline PIN
_____ Signature
_____ None (No CVM)

Examples: Card's CVM Priority or Hierarchy

Example #1 – Card's CVM priority or hierarchy is Online PIN, Offline PIN, Signature and then No CVM.
CVM hierarchy: 1 Online PIN Preferring 2 Offline PIN 3 Signature 4 None (No CVM)

Example #2 – Card's CVM priority or hierarchy is Online PIN, Signature and then No CVM. The card does not support Offline PIN.
CVM hierarchy: 1 Online PIN Preferring _____ Offline PIN 2 Signature 3 None (No CVM)

Example #3 – Card's CVM priority or hierarchy is Offline PIN, Signature and then No CVM. The card does not support Online PIN.
CVM hierarchy: _____ Online PIN Preferring 1 Offline PIN 2 Signature 3 None (No CVM)

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/04/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Credit Not Processed
Case Number: 617157075001
Adjustment Amount: 94.31

Faxed to:

Original Transaction Detail Information

Merchant Number:	[REDACTED]	Credit Card Number:	[REDACTED]
Transaction Date (mm/dd/yyyy):	04/19/2017	Reference Number:	24733347110980000236843
Transaction Amount:	94.31	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	0.00	Batch Date (mm/dd/yyyy):	
Usage Code:		Custom Data:	SYS/PRIN: 1073/0200
Card Product Type:	Business Tier 1	Transaction Method:	Mail/Telephone Order
Invoice Number:		POS Entry:	
AVS Code:	Z	CVV2/CVC2/CID:	P
UCAFI/CAVV:		MCC:	5968
Reason Code:	85 / Credit Not Processed		

Case Summary

A dispute has been initiated by Bank of America N.A. because the cardholder claims that credit was not processed.

Comments: This disputed transaction cannot be remedied since you failed to respond to the request for additional information. Please contact the cardholder directly to resolve this dispute.

Questions?

Call **Merchant Services** at:
800-672-5008

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-02-2017
 (MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
 STE 200
 871 CORONADO CENTER DR
 HENDERSON, NV 89052-3977



The following is a summary of the chargebacks
 processed on

07-01-2017
 (MM/DD/YYYY)

If you wish to contest any of these transactions,
 please respond using the corresponding
 Chargeback Response form by designated Due
 Date. Please do not return this summary form
 with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	1	94.31
Reversals		
Total Adjusted Amount*	1	94.31

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	617182049301	24733347093980000236893		83	94.31

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/01/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Fraudulent Transaction - Card Not Present
Case Number: 617182049301
Adjustment Amount: 94.31

Faxed to:

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	04/02/2017	Reference Number:	24733347093980000236893
Transaction Amount:	94.31	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	0.00	Batch Date (mm/dd/yyyy):	
Usage Code:		Custom Data:	SYS/PRIN: 1073/0200
Card Product Type:	Visa Traditional	Transaction Method:	Mail/Telephone Order
Invoice Number:		POS Entry:	
AVS Code:	Z	CVV2/CVC2/CID:	P
UCAF/CAVV:		MCC:	5968
Reason Code:	83 / Fraudulent Transaction - Card Not Present		

Case Summary

A dispute has been initiated by Chase Bank USA, National Association because a fictitious/invalid account number was processed or the cardholder denied participation in the transaction.

Comments: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Questions?

Call Merchant Services at:
800-672-5008

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

07/02/17 IDS000 4000633

PX17 Attachment AB-63

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-03-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-03-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	1	105.22
Reversals		
Total Adjusted Amount*	1	105.22

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301718244687	24733347176029010202378		83	105.22

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

07/03/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: 07/18/2017 (mm/dd/yyyy)

Issuer: U.S. Bank National Association
Case Number: 0301716244687
Adjustment Amount: 105.22
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction Detail Information	
Merchant Number:	[REDACTED]
Card Product Type:	Visa Classic
Batch Date (mm/dd/yyyy):	[REDACTED]
Invoice Number:	[REDACTED]
Merchant Xref:	[REDACTED]
Reference Number:	24733347176029010202378
Airline Ticket Number:	[REDACTED]
Custom Data:	SYS/PRIN: 1073/0200
Credit Card Number:	[REDACTED]
Transaction Amount:	105.22
Transaction Date (mm/dd/yyyy):	06/23/2017
Alternate Amount:	0.00
Transaction Method:	Electronic Commerce
POS Entry:	01 / Hand Keyed
MCC:	5968

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: Our records indicate Verified by Visa was not utilized to authenticate this transaction or a full authentication response was not received. If merchandise was shipped please provide order information containing matching bill to and ship to addresses, proof of delivery and a positive AVS response or any documentation that supports the customer participated in the transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call **Merchant Services** at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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MERCHANT SERVICES

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 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 0301718244687
Amount: 105.22
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?

(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525

OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electronification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1550389483**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	U.S. BANK NATIONAL
Network:	VISA	Tran Date:	06/23/17		ASSOCIATION
Tran ID:	087174268548171	Processing Date:	06/26/17	CH Name:	
ARN:	2-473334-7176-02901020237-8	Tran Amount:	105.22 USD	Acquirer:	MISSION VALLEY
Retrieval Ref. #:	717628029010	Jurisdiction:	DOMESTIC-US		BANK
				Merchant:	BLIZZARD WHITE
					GLOBAL
				Location:	888-849-8114, NV
Acqr BID:	00000000	Spec Cond:		MCC:	5968
Reimb Attr:	A	MOTO/ECI:	7	Network ID:	VISA
Action: Chargeback					

Dispute Information

Dispute Group	2 - Fraud		
Dispute Reason	83 - Fraud - Card Absent Environment		
Dispute Amount	105.22 USD	Cardholder	<input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 06/29/17 mmdyy

Date of listing on Exception File or date token was deactivated: 06/23/17 mmdyy

What was the fraud type based on Issuer investigation? ☒ Other FRAUDULENT USE OF ACCOUNT

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents**Comments****Documents**

No documents attached

Chargeback Reference Number

07/03/17 IDS000 0001318

PX17 Attachment AB-67

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-04-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks
processed on

07-03-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions,
please respond using the corresponding
Chargeback Response form by designated Due
Date. Please do not return this summary form
with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	92.13
Reversals		
Total Adjusted Amount*	1	92.13

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	871840104501	24110397133207973000118		83	92.13
Non-Financial Activity					
Reversal Rejection Letters					
	771727010101	55536077148207973500357		41	103.04

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

A financial adjustment has been made to your account as a result of a dispute initiated by the issuing bank (below).

07/03/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
 11001 W 120TH AVE #400
 BROOMFIELD CO 80021-0000

Jurisdiction: Visa USA Domestic
Dispute Type: INCOMING PRE-ARBITRATION
Reason: Fraudulent Transaction - Card Not Present
Case Number: 871840104501
Adjustment Amount: 92.13

Faxed to:

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Transaction Date (mm/dd/yyyy):	05/13/2017	Reference Number:	24110397133207973000118
Transaction Amount:	92.13	Foreign Amount:	0.00
Merchant Xref:		Airline Ticket Number:	
Total Batch Amount:	963.92	Batch Date (mm/dd/yyyy):	05/13/2017
Usage Code:		Custom Data:	
Card Product Type:	Visa Classic	Transaction Method:	Recurring Payment
Invoice Number:	0011711365	POS Entry:	
AVS Code:	Y	CVV2/CVC2/CID:	
UCAF/CAVV:		MCC:	5999
Reason Code:	83 / Fraudulent Transaction - Card Not Present		

Case Summary

A dispute has been initiated by U.S. Bank National Association because a fictitious/invalid account number was processed or the cardholder denied participation in the transaction.

Comments: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Questions?
 Call Merchant Services at:
1-800-594-9465

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MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/03/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

REVERSAL REJECTION

We received your request for a reversal of an adjustment made to your account. The information provided was not sufficient to represent the transaction back to the issuer for payment.

Issuer: CITIBANK N.A.
Case Number: 771727010101
Work Type: FIRST CHARGEBACK REVERSAL
Reason Code: 41 / Cancelled Recurring and Digital Goods Transactions

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	World MC for Business	Transaction Amount:	103.04
Batch Date (mm/dd/yyyy):	05/28/2017	Transaction Date(mm/dd/yyyy):	05/28/2017
Invoice Number:	0011668997	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	55536077148207973500357	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

COMMENTS: We acknowledge the documentation provided; however, the cardholder states they were unaware of recurring transaction terms and conditions. Please provide proof was provided showing recurring transaction terms and conditions being clear, separate, and distinct from the general terms and conditions of the sale.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call **Merchant Services** at:
1-800-594-9465

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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07/04/17 IDS000 0001408

PX17 Attachment AB-70

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-08-2017
(MM/DD/YYYY)

WALNUT STREET MARKETING
11001 W 120TH AVE STE 400
BROOMFIELD, CO 80021-3493



The following is a summary of the chargebacks processed on

07-07-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	2	195.17
Reversals		
Total Adjusted Amount*	2	195.17

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	871836974001	24110397093207973000033		83	92.13
	871836974101	24110397123207973000219		83	103.04

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/07/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/22/2017 (mm/dd/yyyy)

Issuer: Chase Bank USA, National Association
Case Number: 871836974001
Adjustment Amount: 92.13
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Signature	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):	04/03/2017	Transaction Date (mm/dd/yyyy):	04/03/2017
Invoice Number:	0011489929	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	24110397093207973000033	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?
Call Merchant Services at:
1-800-594-9465

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

The information in this message may be proprietary and/or confidential, and protected from disclosure. If the reader of this message is not the intended recipient, or an employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify First Data immediately by replying to this message and deleting it from your computer.

07/08/17 IDS000 0004263

PX17 Attachment AB-72

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 871836974001
Amount: 92.13
Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe):

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1551802799**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	CHASE BANK USA, NA-
Network:	VISA	Tran Date:	04/03/17		TIONAL ASSOCIATION
Tran ID:	387093306700383	Processing Date:	05/08/17	CH Name:	
ARN:	2-411039-7093-20797300003-3	Tran Amount:	92.13 USD	Acquirer:	BMO HARRIS BANK
Retrieval Ref. #:	709323207973	Jurisdiction:	DOMESTIC-US		NATIONAL ASSOCIA-
					TION
				Merchant:	BELLA@HOME866238592
				Location:	866-238-5924, CO

Action: Chargeback

Dispute Information

Dispute Group	2 - Fraud
Dispute Reason	83 - Fraud - Card Absent Environment
Dispute Amount	92.13 USD Cardholder <input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 05/08/17 mmddyy

Date of listing on Exception File or date token was deactivated: 06/30/17 mmddyy

What was the fraud type based on Issuer investigation? ☒ Other Cardholder in possession of credit card

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Chargeback Reference Number

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/07/2017 (mm/dd/yyyy)

WALNUT STREET MARKETING
11001 W 120TH AVE #400
BROOMFIELD CO 80021-0000

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/22/2017 (mm/dd/yyyy)

Issuer: Chase Bank USA, National Association
Case Number: 871836974101
Adjustment Amount: 103.04
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Signature	Transaction Amount:	103.04
Batch Date (mm/dd/yyyy):	05/03/2017	Transaction Date (mm/dd/yyyy):	05/03/2017
Invoice Number:	0011531989	Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	24110387123207973000219	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5999
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?
Call Merchant Services at:
1-800-594-9465

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07/06/17 IDS000 0004263

PX17 Attachment AB-75

Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1551802767**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	CHASE BANK USA, NA-
Network:	VISA	Tran Date:	05/03/17		TIONAL ASSOCIATION
Tran ID:	307123323785218	Processing Date:	05/08/17	CH Name:	
ARN:	2-411039-7123-20797300021-9	Tran Amount:	103.04 USD	Acquirer:	BMO HARRIS BANK
Retrieval Ref. #:	712329207973	Jurisdiction:	DOMESTIC-US		NATIONAL ASSOCIA-
					TION
				Merchant:	BELLA@ HOME866238592
				Location:	866-238-5924, CO

Action: Chargeback

Dispute Information

Dispute Group	2 - Fraud
Dispute Reason	83 - Fraud - Card Absent Environment
Dispute Amount	103.04 USD Cardholder <input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 05/08/17 mmddyy

Date of listing on Exception File or date token was deactivated: 05/30/17 mmddyy

What was the fraud type based on Issuer investigation? ☒ Other Cardholder in possession of credit card

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Chargeback Reference Number

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

06-30-2017
(MM/DD/YYYY)

FIRSTCLASSWHITENINGGLOBA
MEGAL NOSEL
1810 E SAHARA AVE # 1535
LAS VEGAS, NV 89104-3707



The following is a summary of the chargebacks processed on

06-29-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	1	92.13
Reversals		
Total Adjusted Amount*	1	92.13

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	771786269301	55536077157816003161895		41	92.13

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

06/29/2017 (mm/dd/yyyy)

FIRSTCLASSWHITENINGGLOBA
 MEGAL NOSEL
 1810 E SAHARA AVE #1535
 LAS VEGAS NV 89104

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than: 07/14/2017 (mm/dd/yyyy)

Issuer: CAPITAL ONE BANK (USA),
 NATIONAL ASSOCIATION
Case Number: 771786269301
Adjustment Amount: 92.13
Reason: 41 / Cancelled Recurring and Digital Goods Transactions

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	Platinum MasterCard	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):	06/06/2017	Transaction Date (mm/dd/yyyy):	06/06/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	55536077157816003161895	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:			

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a signed copy of the contract containing a clause which outlines a cardholder liability and the specific terms of the agreement and/or cancellation policy, proof of digital goods purchase controls and/or proof that the transaction is the result of an installment billing.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?
 Call Merchant Services at:
1-800-594-9465

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MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE**Case Number:**

771786269301

Amount:

92.13

Custom Data:

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525

OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Expedited Billing Dispute Resolution Process Form

*MasterCard
International*

Reason Code 4841 – Cancelled Recurring Transaction

When batching is allowed, the ARD for each transaction included in the batch must be provided as supporting documentation.

Cardholder Information	Account Number	[REDACTED]	ICA Number	001001
	Name	Trudy W Locke		
	Acquirer's Reference Number	55536077157816003161895		
Transaction Information	Transaction Date	06/06/2017	Transaction Amount	92.13
			Credit Due	
Merchant Description	FIRSTCLASSWHITENINGGLO 8003923911 CO 80516 USA			

Dispute Information – For specific requirements for each reason code, please refer to the *Chargeback Guide*. Supporting documentation, regardless of cycle, must provide sufficient detail to enable all parties to understand the nature of the dispute or rebuttal. MasterCard will determine whether the specific documentation presented in a chargeback cycle contains sufficient detail.

Reason Code 4841 – Cancelled Recurring Transaction

Note When batching is allowed, the ARD for each transaction included in the batch must be provided as supporting documentation.

If the cardholder cancelled services or a recurring transaction, provide details about the cancellation and date of cancellation. Date of Return/Cancel: 01/02/2017; Details: none

Did the cardholder state that the recurring transaction terms and conditions were not clear and separate and distinct from the general terms and conditions of the sale? Not Specified

"I certify that the facts were obtained from my discussion with the cardholder or _____, (who is the company representative or government agency representative on behalf of the corporate card or government cardholder) and the facts are accurate to the best of my knowledge."

Gaikwad, Panchshila	06/25/2017
Customer Service/Chargeback Representative	Date

For specific requirements for each reason code, please refer to the *Chargeback Guide*.

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-07-2017
(MM/DD/YYYY)

FIRST CLASS WHITENING FORMULA
450 E 96TH ST STE 500
INDIANAPOLIS, IN 46240-3760



The following is a summary of the chargebacks processed on

07-06-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	92.13
Reversals		
Total Adjusted Amount*	1	92.13

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0317185502545	85541357093980000277790		37	92.13

MERCHANT SERVICES
 PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE NOTIFICATION

Dispute Type: SECOND CHARGEBACK

07/06/2017 (mm/dd/yyyy)

FIRST CLASS WHITENING FORMULA
 450 E 96TH ST STE 500
 INDIANAPOLIS IN 46240-3760
 US

A financial adjustment has been made to your account as a result of a dispute. This transaction is not eligible for representment.

Issuer: CAPITAL ONE BANK (USA),
 NATIONAL ASSOCIATION
Case Number: 0317185502545
Adjustment Amount: 92.13
Reason: 37 / Fraudulent Transaction - No Cardholder Authorization

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	Platinum MasterCard	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	04/02/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Recurring Payment
Reference Number:	85541357093980000277790	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback.

Comment: We provided your previous response to the cardholder's bank and the cardholder is continuing to dispute this transaction as fraud. We are unable to further defend this transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call **Merchant Services** at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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07/07/17 IDS000 0000503

PX17 Attachment AB-83

Dispute Resolution Form – Fraud

Reason Code 4837 – No Cardholder Authorization

Cardholder Information:

Truncated Account Number XXXXXXXXXX ICA Number 001001
 Name Patricia Phillips

Transaction Information:

Acquirer's Reference Data or Switch Serial Number 8554135709398000277790
 Merchant Name FIRST CLASS WHITENING
 Indianapolis IN 46240 USA Transaction or Settlement Date 04/02/2017
 Number of Items 1 Disputed Amount 92.13

If multiple transactions are charged back, include the first transaction detail above and supply on separate pages the remaining unauthorized transactions disputed by the cardholder. Include for each transaction the merchant name, Acquirer Reference Data or Switch Serial Number and transaction amount

By completing this form, the issuer certifies its knowledge of the cardholder's claim that neither he, she, nor anyone authorized by him or her engaged in the transaction(s) provided with this form.

Card Status Information: Check all applicable boxes required by the Chargeback Guide for this Dispute.

The card was closed before the chargeback was processed:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
The transaction was reported to SAFE before processing chargeback:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
The card used was lost, stolen or never received issue (NRI):	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
The card used was counterfeit:	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
The account listed on the Account Management Service Stand-In Account File:	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Reason code 4837 CAT 2: Was the card lost, stolen, or NRI at the time of the transaction?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

Additional Information if needed: AVS N NO ADDR/ZIP MATCH,CH CONT TO DISP

"I certify that the facts were obtained from my discussion with the cardholder or the company/government agency representative on behalf of the corporate/government card cardholder and the facts are accurate to the best of my knowledge."

Customer Service/Chargeback Representative: Fraud Recovery Agent Date: 07/02/2017

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-11-2017
(MM/DD/YYYY)

FIRSTCLASSWHITENINGGLOBA
MEGAL NOSEL
1810 E SAHARA AVE # 1535
LAS VEGAS, NV 89104-3707



The following is a summary of the chargebacks
processed on

07-10-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions,
please respond using the corresponding
Chargeback Response form by designated Due
Date. Please do not return this summary form
with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks		
Reversals		
Total Adjusted Amount*	0	0.00

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Non-Financial Activity					
Reversal Rejection Letters					
	771786269301	55536077157816003161895		41	92.13

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/10/2017 (mm/dd/yyyy)

FIRSTCLASSWHITENINGGLOBA
MEGAL NOSEL
1810 E SAHARA AVE #1535
LAS VEGAS NV 89104

REVERSAL REJECTION

We received your request for a reversal of an adjustment made to your account. The information provided was not sufficient to represent the transaction back to the issuer for payment.

Issuer: CAPITAL ONE BANK (USA),
NATIONAL ASSOCIATION
Case Number: 771786269301
Work Type: FIRST CHARGEBACK REVERSAL
Reason Code: 41 / Cancelled Recurring and Digital
Goods Transactions

Original Transaction Detail Information

Merchant Number:		Credit Card Number:	
Card Product Type:	Platinum MasterCard	Transaction Amount:	92.13
Batch Date (mm/dd/yyyy):	06/06/2017	Transaction Date (mm/dd/yyyy):	06/06/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	55536077157816003161895	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:			

COMMENTS: We acknowledge the documentation provided; however, the ch claims they cancelled on 010217. Please provide proof that the CH did not cancel according to disclosed cancellation policy.

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Questions?

Call **Merchant Services** at:
1-800-594-9465

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07/11/17 IDS000 0000800

PX17 Attachment AB-86

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-10-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks
processed on

07-10-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions,
please respond using the corresponding
Chargeback Response form by designated Due
Date. Please do not return this summary form
with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	94.31
Reversals		
Total Adjusted Amount*	1	94.31

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301719044949	24733347101980000236810		83	94.31

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/10/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

DISPUTE NOTIFICATION

Dispute Type:

FIRST CHARGEBACK

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/25/2017 (mm/dd/yyyy)

Issuer: Bankcard Services
Case Number: 0301719044949
Adjustment Amount: 94.31
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Classic	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	04/10/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347101980000236810	POS Entry:	01 / Hand Keyed
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

Questions?

Call **Merchant Services** at:
800-672-5008

Contact your Representative today to manage your disputes in a more efficient, timely and secure environment.

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07/10/17 IDS000 0001419

PX17 Attachment AB-88

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0301719044949
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 In Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

■ **For non face-to-face transactions** (mail/telephone and internet transactions) we recommend that you provide as much information as possible to establish cardholder participation in a transaction. Non face to face transactions are made at your own risk.

■ **For face-to-face transactions**, the Network's rules require a signed and card-imprinted (if not card-swiped) transaction document to establish cardholder participation in a transaction.

FOR FAST PROCESSING, FAX YOUR RESPONSE TO: 402-933-1525
OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electrification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1530242225**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Bill Payment	Issuer:	TD BANK, NATIONAL
Network:	VISA	Tran Date:	04/10/17		ASSOCIATION
Tran ID:	287100311655367	Processing Date:	04/12/17	CH Name:	
ARN:	2-473334-7101-98000023681-0	Tran Amount:	94.31 USD	Acquirer:	MISSION VALLEY
Retrieval Ref. #:	710120980000	Jurisdiction:	DOMESTIC-US		BANK
				Merchant:	BLIZZARD WHITE
					GLOBAL
				Location:	888-849-8114, NV

Action: Chargeback

Dispute Information

Dispute Group	2 - Fraud
Dispute Reason	83 - Fraud - Card Absent Environment
Dispute Amount	84.31 USD Cardholder <input type="checkbox"/> Debit <input checked="" type="checkbox"/> Credit

Elaboration Information

☐ Account number used was fictitious or no valid card, and no authorization was obtained

Date Fraud Activity was reported through VisaNet: 04/18/17 mmddyy

Date of listing on Exception File or date token was deactivated: 04/18/17 mmddyy

What was the fraud type based on Issuer investigation? ☒ Other in ch possession

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents

Comments

Documents

No documents attached

Chargeback Reference Number
242225

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-14-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks
processed on

07-13-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions,
please respond using the corresponding
Chargeback Response form by designated Due
Date. Please do not return this summary form
with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	1	94.31
Reversals		
Total Adjusted Amount*	1	94.31

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0317192502614	85541357170980000236891		53	94.31

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

07/13/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

DISPUTE NOTIFICATION

Dispute Type: FIRST CHARGEBACK

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/28/2017 (mm/dd/yyyy)

Issuer: BANK OF AMERICA, NATIONAL ASSOCIATION
Case Number: 0317192502614
Adjustment Amount: 94.31
Reason: 53 / Cardholder Dispute

Original Transaction Detail Information			
Merchant Number:		Credit Card Number:	
Card Product Type:	World MasterCard Card	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	06/18/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Electronic Commerce
Reference Number:	85541357170980000236891	POS Entry:	
Airline Ticket Number:		MCC:	5968
Custom Data:	SYS/PRIN: 1073/0200		

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide a written rebuttal addressing all of the cardholder's concerns and provide copies of all sales drafts, order forms, invoices, or contracts to support your rebuttal.

Dispute Alert: Effective April 2018, Visa will restructure the Dispute process with a liability assignment model, Visa Claims Resolution (VCR). This model reduces dispute cycle times. As a result, we encourage the adoption of our electronic solutions offered. You may self-enroll in Dispute Manager via the Business Track portal (www.businesstrack.com), or speak with your Representative for eResponse.

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800-672-5008

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07/14/17 IDS000 0001023

PX17 Attachment AB-92

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

DISPUTE RESPONSE

Case Number: 0317192502614
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
- ☐ Copy of a Signed Cancellation Policy
- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

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 OR, MAIL TO: The address at the top of this page.

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4853 - Cardholder Dispute Form

Document Date: 07/10/2017		Alternate Account #: _____	
MISSION VALLEY BANK		Name:	MARIE VALENTI
MISSION VALLEY BANK		<input type="checkbox"/>	Priority Print
9116 SUNLAND BOULEVARD		<input checked="" type="checkbox"/>	Keyed
SUN VALLEY, CALIFORNIA		<input type="checkbox"/>	Manual
91352, UNITED STATES OF AME		<input type="checkbox"/>	Incomplete
		<input type="checkbox"/>	Combined
		<input type="checkbox"/>	Missing Documentation
ACQUIRING ICA: 554135		ISSUING ICA: 001017	
CARDHOLDER ACCOUNT NUMBER: [REDACTED]		AMOUNT: 94.31	
MICROFILM REFERENCE NUMBER: 85541357170980000236891		ACCOUNT STATUS: _____	
TRANSACTION DATE: 06/18/2017		PROCESSING DATE: 170	
USAGE CODE: 450	TRANSACTION TYPE: Sale	CAT Ind:	RECORD TYPE:
MERCHANT NAME: BLIZZARD WHITE GLOBAL		MCC CODE: 5968	
CHARGEBACK REFERENCE NUMBER: _____		ORIG. AMT: 94.31	
REASON CODE: 4853	DOC INDICATOR: 1	CYCLE: 25	No
INDICATOR: _____	CURRENCY CODE: _____	CURRENCY EXPONENT: _____	
DRAFT DATE: 00/00/0000	DRAFT NO.: _____	TRANSMITTAL AMOUNT: 0.00	
MERCHANT CITY: HENDERSON	MERCHANT STATE: NV	COUNTRY CODE: USA	
ACQUIRER COMMENT: _____			
BANKNET REF: _____	BANKNET DATE: _____	AUTH CODE: _____	MERCH ID: _____

CardHolder Participation:

Did the Cardholder participate in the transaction?

☒ Yes
 ☐ No
Type of Cardholder Dispute (Select one):

- ☐ Goods or Services were not as described or defective, includes shipped merchandise received damaged or not suitable for its intended purpose or merchant didn't honor the terms and conditions of a contract.
Delivery Date of the goods or services: _____
- ☐ Goods or Services were not provided.
Expected delivery date of the goods or services: _____
- ☐ Digital goods were purchased totalling USD 25.00 or less and did not have adequate purchase controls.
- ☐ Credit not processed.
Return or Cancellation date: _____
- ☐ Counterfeit goods alleged to be authentic were purchased.
- ☐ Recurring transaction cancelled prior to billing
Cancellation date: _____
- ☒ Recurring agreement was not properly disclosed.
- ☐ Addendum Dispute
- ☐ "No Show" hotel charge was billed.
- ☐ Purchase transaction did not complete.
- ☐ Timeshare agreement or similar service provision was cancelled within MasterCard time frame.
- ☐ Credit posted as a purchase.

4853 - Cardholder Dispute Form

Additional Information: cancel date: 06/12/2017 Policy: N reason: only wanted trial

MEMBER MESSAGE BLOCK:

PREPARED BY: ONAM TRIPATHI

DATE: 07/10/2017

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-08-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-08-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks	1	95.74
Reversals		
Total Adjusted Amount*	1	95.74

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	0301718844191	24733347150029010135966		83	95.74

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE NOTIFICATION

Dispute Type:

FIRST CHARGEBACK

07/08/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
871 CORONADO CENTER DR STE 200
HENDERSON NV 89052-3977
US

A financial adjustment has been made to your account as a result of a dispute. If you wish to contest, your response must be received no later than:
07/23/2017 (mm/dd/yyyy)

Issuer: Royal Bank of Canada
Case Number: 0301718844191
Adjustment Amount: 95.74
Reason: 83 / Fraudulent Transaction - Card Not Present

Original Transaction Detail Information	
Merchant Number:	[REDACTED]
Card Product Type:	Visa Classic
Batch Date (mm/dd/yyyy):	
Invoice Number:	
Merchant Xref:	
Reference Number:	24733347150029010135966
Airline Ticket Number:	
Custom Data:	SYS/PRIN: 1073/0200
Credit Card Number:	[REDACTED]
Transaction Amount:	95.74
Transaction Date (mm/dd/yyyy):	05/29/2017
Alternate Amount:	0.00
Transaction Method:	Mail/Telephone Order
POS Entry:	10 / Credential On File
MCC:	5968

DO NOT ISSUE CREDIT! The cardholders account has been credited as a result of this chargeback. If you previously issued credit, please provide the date and amount of the credit.

When responding to this dispute, follow all instructions on the back of the form.

Comment: To refute this chargeback, please provide proof that the cardholder authorized and participated in this transaction. Proof of positive address verification services (AVS) response and proof of delivery showing the merchandise was shipped to the AVS confirmed address must be provided or any documentation that supports the customer participated in the transaction.

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Questions?

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MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 0301718844191
Amount: 95.74
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

The Issuer requires supporting documentation included in your response be clearly identified. Please add a check next to appropriate items listed below to identify what you have included in support of your case. Ensure the case number is written in the upper right hand corner of each separate sheet supplied.

- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
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- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documents showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documents Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe):

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Visa Resolve Online

Chargeback Questionnaire: ROL Case Number - 1552163239**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Bill Payment	Issuer:	ROYAL BANK OF
Network:	VISA	Tran Date:	05/29/17		CANADA
Tran ID:	167149315037124	Processing Date:	05/31/17	CH Name:	
ARN:	2-473334-7150-02901013596-6	Tran Amount:	94.31 USD	Acquirer:	MISSION VALLEY
Retrieval Ref. #:	715026029010	Jurisdiction:	INTERREGIONAL-		BANK
			Canada,US	Merchant:	BLIZZARD WHITE
					GLOBAL
				Location:	888-849-8114, NV

Action: Chargeback

Dispute Information

Dispute Group 2 - Fraud
 Dispute Reason 83 - Fraud - Card Absent Environment
 Dispute Amount 123.72 CAD Partial Amount Cardholder ☐ Debit ☒ Credit

Elaboration Information

☐ Providing required data for batched Magnetic-Stripe Reading Telephone Transactions
☐ Account number used was fictitious or no valid card, and no authorization was obtained
 Date Fraud Activity was reported through VisaNet: 07/06/17 mmdyy
 Date of listing on Exception File or date token was deactivated: 06/16/17 mmdyy
 What was the fraud type based on Issuer investigation? ☒ Other IN CARDHOLDERS POSSESSIONS

Certifications

☒ Issuer certifies Cardholder denies authorizing or participating in the disputed transaction

Questionnaire Notes and Documents**Comments**

0529 F 130.57 24733347150029010135966 BLIZZARD WHITE

0519 (5.40) 24733347141029010206009 BLIZZARD WHITE

0517 (1.45) 24733347138029010164849 BLIZZARD WHITE

Documents

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-12-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-11-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary		
	Item	Amount
Chargebacks		
Reversals		
Total Adjusted Amount*	0	0.00

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Non-Financial Activity					
Pre-Notes					
	617180069701	24733347150029010135925		85	94.31

MERCHANT SERVICES

PO BOX 6010
 HAGERSTOWN, MD 21741-6010
 USA

07/11/2017 (mm/dd/yyyy)

BLIZZARD WHITE GLOBAL
 871 CORONADO CENTER DR STE 200
 HENDERSON NV 89052-3977
 US

Dispute Information Request

Dispute Type: INCOMING PRE-ARBITRATION

A dispute has been initiated. If you wish to contest the dispute, your response must be received no later than:
07/25/2017 (mm/dd/yyyy)

Issuer: First Data Resources, Inc.
Case Number: 617180069701
Adjustment Amount: 94.31
Reason: 85 / Credit Not Processed

Original Transaction		Detail Information	
Merchant Number:		Credit Card Number:	
Card Product Type:	Visa Classic	Transaction Amount:	94.31
Batch Date (mm/dd/yyyy):		Transaction Date (mm/dd/yyyy):	05/29/2017
Invoice Number:		Alternate Amount:	0.00
Merchant Xref:		Transaction Method:	Mail/Telephone Order
Reference Number:	24733347150029010135925	POS Entry:	
Airline Ticket Number:		MCC:	5988
Custom Data:	SYS/PRIN: 1073/0200		

When responding to this dispute, follow all instructions on the back of the form.

Comment: The cardholder reviewed your response with no proper disclosure. They continue to dispute since they cancelled 06/01/17. Please provide a detailed rebuttal addressing cardholders claims. Provide proof the cardholder clicked the I ACCEPT button for the cancellation/refund policy. Provide screen shot from the internet showing the cardholder has to click to accept the terms and conditions before continuing with the transaction. If you have to click into a link or the terms and conditions to view, this is not valid disclosure.

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07/12/17 10:00:00 0001077

PX17 Attachment AB-101

MERCHANT SERVICES

PO BOX 6010
HAGERSTOWN, MD 21741-6010
USA

DISPUTE RESPONSE

Case Number: 617180069701
Amount: 94.31
Custom Data: SYS/PRIN: 1073/0200

Date (mm/dd/yyyy): _____

Why are you requesting a reversal of this Dispute?
(If additional space is needed please continue on a separate sheet of paper)

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- ☐ Copy of a Signed and/or Electronically Captured Sales Slip
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- ☐ Copy of a Signed Order Form
- ☐ Signed Proof of Delivery, including Proof of Positive AVS
- ☐ Signed Rental Agreement
- ☐ Copy of the Hotel/Motel Folio
- ☐ Copy of the Recurring Billing Agreement
- ☐ Copy of the Credit Receipt
- ☐ Proof that the Authorized Signer was known by the Cardholder
- ☐ Documentation Showing Additional Transactions by this Cardholder
- ☐ T & E-Documentation showing Loyalty Transactions related to this Purchase
- ☐ T & E-Documentation Showing Subsequent purchases made throughout the Service Period
- ☐ Proof that the ticket was received for Passenger Transport
- ☐ Proof the name on the Flight Manifest matches the Cardholder Name on Purchased Itinerary
- ☐ Proof of CVV2 in Lieu of Imprint
- ☐ Proof of Authorization
- ☐ Proof of Verified by Visa or MasterCard Secure Code
- ☐ Proof that a Customer Profile was Established and Validated for the Purchase of Digital Goods
- ☐ Proof that the Cardholder has Possession of the Merchandise/Service (ie. Photographs, E-mails)
- ☐ Other Documentation (Please describe): _____

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OR, MAIL TO: The address at the top of this page.

Help us save energy, money and the planet through electronification of paper correspondence. If you are interested in "going green", call the Merchant Services number provided to find out more about our web based Dispute Manager tool.

Visa Resolve Online

Pre-Arb Questionnaire: ROL Case Number - 1545149521**Transaction Information**

Card/Acct #:	[REDACTED]	Tran Type:	Sale	Issuer:	PNC BANK, NATIONAL ASSOCIATION
Network:	VISA	Tran Date:	05/29/17		
Tran ID:	287149310761904	Processing Date:	05/30/17	CH Name:	
ARN:	2-473334-7150-02901013592-5	Tran Amount:	94.31 USD	Acquirer:	MISSION VALLEY BANK
Retrieval Ref #:	715025029010	Jurisdiction:	DOMESTIC-US	Merchant:	BLIZZARD WHITE GLOBAL
				Location:	888-849-8114, NV

Case History Summary

Event	CPD	Dispute Amount	Reason Code
Chargeback:	06/10/17	94.31 USD	85 - Credit Not Processed
Representment:	06/14/17	94.31 USD	85 - Credit Not Processed

Days Between Events

RFC CPD From Tran CPD	N/A	Repre CPD from CB CPD	4
RFC Response CPD From RFC CPD	N/A	Pre-Arb Date from Repre CPD	14
CB CPD From Tran CPD	11		
CB CPD From RFC CPD	N/A		
CB CPD From RFC Response CPD	N/A		

Issuer's Pre-Arbitration Information

Dispute Amount: 94.31 USD

Why are you initiating Pre-Arbitration?

CH is still disputing the transaction. CH maintains cancellation on 05/01/17. Merchant stated that CH did not cancel according to terms and conditions; however merchant has not provided proof of proper disclosure. Per Visa, cancellation/ refund policy must be communicated during the order process. Please issue full refund as CH cancelled.

Days Given to Respond: 30 Last Day to Respond: 07/28/17 (Based on Pacific Time)

Are you changing your Reason Code? No

Are you providing new information? No

Questionnaire Notes and Documents**Comments****Documents**

No documents attached

MERCHANT SERVICES
PO BOX 6010
HAGERSTOWN, MD 21741-6010

DISPUTE SUMMARY

Faxed to:

07-12-2017
(MM/DD/YYYY)

BLIZZARD WHITE GLOBAL
STE 200
871 CORONADO CENTER DR
HENDERSON, NV 89052-3977



The following is a summary of the chargebacks processed on

07-12-2017
(MM/DD/YYYY)

If you wish to contest any of these transactions, please respond using the corresponding Chargeback Response form by designated Due Date. Please do not return this summary form with your response.

Attached are documents related to chargeback transactions processed by Merchant Services.

Please carefully review each document. If you wish to contest these transactions, please follow the instructions noted on each form.

Summary

	Item	Amount
Chargebacks	1	94.31
Reversals		
Total Adjusted Amount*	1	94.31

*The total adjusted amount does not include the Non-Financial items listed in the section below.

Merchant Number	Case Number	Reference Number	Ticket/Cardholder Number	Reason Code	Amount
Financial Activity					
Chargebacks					
	617165061501	24733347117029010165528		85	94.31